

#getcovered

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Health Insurance Marketplace

What
do I need
to know
about the
Marketplace?





College students have several choices for health coverage.

A student health plan

If you're covered by your school's student health plan, in most cases you're considered covered under the Affordable Care Act. You won't have to pay the fee that people without coverage must generally pay. Check with your student health plan to see if it qualifies as coverage under the health law.

A Marketplace health plan

You can choose to buy a health plan through the Health Insurance Marketplace. You may qualify for lower costs based on your income. Visit HealthCare.gov to fill out a Marketplace application to find out if you qualify for lower costs.

Coverage on a parent's plan

You may be able to stay on or get added to your parent's health plan until you turn 26.

Catastrophic health plans

If you're under 30, you can buy a catastrophic health plan to protect yourself from the high costs of an accident or serious illness. These plans usually have lower monthly premiums, but high deductibles. You pay for most of your care yourself, up to a certain amount. After that, the insurance company pays its share for covered services.

Medicaid coverage

Medicaid is a combined state and federal program that provides coverage to people with limited income. When you fill out a Marketplace application, you'll find out if you qualify for coverage through Medicaid.

What if I don't have health coverage in 2014?

If you can afford health insurance, but you don't have it in 2014, you may have to pay a fee. There's no special student exemption. However, you won't have to pay the fee if you have a limited income and you don't have to file a federal tax return.

For more information, visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.